



Unreasonable Health Plan Premium Rate Filings Report

January 1, 2016 through March 31, 2016

April 1, 2016 through June 30, 2016

July 1, 2016 through September 30, 2016

October 1, 2016 through December 31, 2016

March 6, 2017

UNREASONABLE HEALTH PLAN PREMIUM RATE FILINGS REPORT

The Department of Managed Health Care (DMHC) protects consumers' health care rights and ensures a stable health care delivery system. As part of this mission, the DMHC licenses and regulates health care service plans (health plans) under the Knox-Keene Health Care Service Plan Act of 1975. The DMHC regulates the vast majority of commercial health plans and products in the large group, small group, and individual markets, including all of the health plans that participate in Covered California.

SB 1163 (Leno, Chapter 661, Statutes of 2010), as codified in Health and Safety Code Section 1385.11, requires health plans to file specified premium rate information and provide certain actuarial certifications to the DMHC, and meet specified website and consumer notice requirements. These filings are posted on the DMHC's website for public comment at:
<http://wpsso.dmhc.ca.gov/premiumratereview/>

SB 1163 also authorizes the DMHC to review premium rates to determine if such rates are unreasonable, as defined by the federal Affordable Care Act. Although the DMHC may determine that premium rates are unreasonable, the DMHC does not have the authority to approve or disapprove premium rates. As required by SB 1163, the DMHC must report to the Legislature quarterly on all unreasonable rate increases filed by health plans. Copies of all previously submitted Unreasonable Health Plan Premium Rate Filings Reports are available for review on the DMHC's website at:
<http://www.dmhc.ca.gov/DataResearch/Legislative/LegislativeReports.aspx#pr>

This report reflects the DMHC rate review activities for the four quarters of calendar year 2016.

January 1, 2016 through March 31, 2016

The DMHC reviewed 4 premium rate filings. The DMHC determined that none of these rate filings were unreasonable.

April 1, 2016 through June 30, 2016

The DMHC reviewed 7 premium rate filings. The DMHC determined that none of these rate filings were unreasonable.

July 1, 2016 through September 30, 2016.

DMHC reviewed 7 premium rate filings. The DMHC determined that none of these rate filings were unreasonable.

October 1, 2016 through December 31, 2016

The DMHC reviewed 28 premium rate filings. The DMHC determined that none of these rate filings were unreasonable.